Secretary Donald S. Clark Federal Trade Commission Room H-135(Annex W) 600 Pennsylvania Ave., NW Washington, D.C. 20580

RE: Business Opportunity Rule, R511993

Dear Secretary Clark,

My name is Bill Whittle and I am an independent contractor with Primerica Financial Services. I would like to thank you for revising the proposed Business Opportunity Rule and for acknowledging that legitimate direct selling businesses should not be treated the same as illegitimate or fraudulent business opportunity schemes.

By way of background, I have been with Primerica for twenty-six years. I was a high school basketball coach when I joined Primerica part-time. The Primerica opportunity, like other direct selling opportunities, appealed to me because it would allow me to earn extra income without having to quit my full-time job. I instantly fell in love with this business once I saw the potential for success I knew I could enjoy with hard work. I quit my coaching job only three months after joining Primerica and I've never looked back.

I am proud to be a Primerica representative and proud to be a successful member of the direct selling industry. Primerica has allowed me to care for, and support, my family and to be financially independent. I love what I do as a Primerica representative and am excited that I will be able to continue to do what matters most – provide people the opportunity to enjoy financial freedom.

Again, thank you for addressing the concerns expressed by legitimate businesses regarding the initial proposed Business Opportunity Rule. I look forward to your final rule that will clearly implement your stated desire to exclude legitimate multi-level marketing opportunities from the scope of the proposed Business Opportunity Rule.

Sincerely,

Bill Whittle